

**RENEWAL RATES (existing groups)**

REVISED: 3/9/10 (2/18/10)

Please visit our web site, www.LIAHealthAlliance.com, and read the benefit summaries before finalizing your selections.

RATE SHEET PLAN #	<b>EMBLEM HEALTH (formerly GHI renewals)</b>										
					Monthly Two Tier Rates			Monthly Four Tier Rates			
	COPAY	Referral No Ref	RX	NET WORK	EMPLOYEE ONLY	FAMILY	EMPLOYEE ONLY	EMPLOYEE +SPOUSE	EMPLOYEE +CHILD(ren)	FAMILY	
<b>COST SHARING</b>											
1	<b>CS PPO 30/2000</b> <u>In Network</u> \$30 Copay - Annual Ded for hospital based services \$1000/3000 90% to \$500/1500 OOP \$0 Copay Children	<u>Out of Network</u> \$2000/6000 Annual Deductible 70% to \$1500/4500 OOP	No Referral	\$0 Generic \$50 Ded, Brand \$30, Non Pref \$50 Annual Retail Max \$1,000 Mail Order Unlimited	National	634.82	1749.85	634.82	1396.57	1209.69	1877.50
2	<b>CS PPO 30/2000A</b> <u>In Network</u> \$30 Copay - Annual Ded for hospital based services \$1000/3000 90% to \$500/1500 OOP \$0 Copay Children	<u>Out of Network</u> \$2000/6000 Annual Deductible 70% to \$1500/4500 OOP	No Referral	\$0 Generic \$50 Ded, Brand \$30, Non Pref \$50 Annual Retail Max \$3,000 Mail Order Unlimited	National	656.03	1808.20	656.03	1443.22	1249.99	1940.04
<b>NON COST SHARING</b>											
3	<b>PPO 30/1000G (2 tier available for existing enrollees only)</b> <u>In Network</u> \$30 Copay \$0 Copay Children \$500 Hospital Copay	<u>Out of Network</u> \$1000/3000 Annual Deductible 70% to \$3000/9000 OOP	No Referral	\$0 Generic \$50 Ded, Brand \$25, Non Pref \$40 Annual Retail Max \$3,000 Mail Order Unlimited	National	834.04	2297.70	834.04	1834.73	1598.20	2457.06
4	<b>PPO 20/500 (2 tier available for existing enrollees only)</b> <u>In Network</u> \$20 Copay \$0 Copay Children No Hospital Copay	<u>Out of Network</u> \$500/1500 Annual Deductible 80% to \$2000/6000 OOP	No Referral	\$0/25/40	National	1232.34	3393.05	1232.34	2711.15	2345.03	3640.29

Rates are subject to NYS Insurance Department approval.

**NOTES:**

All GHI prescriptions are Voluntary Home Delivery and are NO LONGER mandatory generic.